

The complaint

T, a limited company, has complained TSB Bank plc won't refund them after not receiving cash from a cash machine withdrawal.

What happened

Mr M is a director of T. T holds a business account with TSB. I will refer to both throughout this decision.

In May 2025 Mr M went to a cash machine located at a local supermarket. He wanted to make two withdrawals of £250. After receiving the cash for the first withdrawal, Mr M didn't receive the funds from the next withdrawal. He noticed T's account was debited for both transactions and complained to TSB, on T's behalf.

As required, TSB immediately refunded £250 to T's account and asked the cash machine owner for data and evidence around these two transactions. After reviewing the technical evidence which indicated the cash was properly dispensed, TSB told Mr M that they'd be re-debiting T's account.

Unhappy with this outcome, Mr M brought T's complaint to the ombudsman service. He was adamant he'd not received the money and was concerned at TSB's actions.

Our investigator noted the evidence. This showed two successful withdrawals of £250 made with T's card and PIN. She felt that it wasn't fair to ask TSB to do anything further.

Still unhappy, Mr M has asked an ombudsman to consider T's complaint.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I've reached the same outcome as our investigator. I'll explain why.

Where there is a dispute about what happened, I have based my decision on the balance of probabilities. In other words, on what I consider is most likely to have happened in the light of the evidence.

It's worth stating that I can choose which weight to place on the different types of evidence I review, including technical evidence, provided by financial institutions along with complainants' persuasive testimony.

When considering what is fair and reasonable, I'm required to take into account: relevant law and regulations; regulators' rules, guidance and standards; codes of practice; and, where appropriate, what I consider to have been good industry practice at the relevant time. In this case the Payment Services Regulations 2017 are relevant as they require financial institutions to show transactions were properly executed.

To help me come to a decision, I've reviewed the evidence TSB provided as well as what Mr M has told us.

I believe Mr M received the money he requested from the cash machine when he made two cash machine withdrawals of £250 from a supermarket. I say this because:

- TSB has provided evidence of the journal roll from the cash machine owner. This shows T's card being used three times on 13 May 2025. A transaction of £400 was attempted at 12:46 but for whatever reason Mr M decided to cancel this transaction. There were then two transactions within the following minute to withdraw £250. The journal roll shows a countdown of the notes within the machine and along with the transactions before and after T's withdrawals, these all count down as expected.
- The transaction following T's was completed within a minute of T's second withdrawal of £250. I think it's unlikely that there was enough time for Mr M to walk away without the cash in error, which is something I considered.
- TSB hasn't been able to provide the detail of what was found in the purge bin. However, they have been able to evidence that the cash machine was balanced the following day. Only a £30 surplus was discovered which bears no resemblance to the money Mr M says T has lost.

I appreciate Mr M's sincere testimony about what happened. However, on balance I am more persuaded by the technical evidence and believe that the disputed second cash dispense of £250 was successfully made and Mr M did take the money. I won't be asking TSB to do anything further.

My final decision

For the reasons given, my final decision is not to uphold T's complaint against TSB Bank plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask T to accept or reject my decision before 12 March 2026.

Sandra Quinn
Ombudsman